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In the claims:

All of the claims standing for examination are reproduced below.

Cancel claims 1-24

25. (Currently Amended) A method for creating and distributing non-sensitive data summaries from data aggregated on behalf of users comprising steps of:

- (a) receiving and aggregating data related to a requesting user, received from non-proprietary sources on behalf of requesting users a user;
- (b) de-sensitizing the aggregated data by comparing the data to sensitive data personal to the user, stored in a database and removing the sensitive data found in the aggregated data;
- (c) incorporating the de-sensitized data into the form of one or more non-sensitive data summaries;
- (d) requesting the non-sensitive data summaries or summary to be delivered to an the user's interface during a data session; and
- (e) displaying the non-sensitive summary or summaries for user review.

26. (Currently amended) The method of claim [[26]] 25 wherein steps (a)-(e) are practiced in conjunction with a data-packet-network.

27. (Currently amended) The method of claim [[27]] 26 wherein the data-packet-network is the Internet network.

28. (Canceled)

29. (Canceled)

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30. (New) The method of claim 25 wherein the sensitive data includes at least one of credit card numbers, full account numbers, Social Security numbers, user names, passwords and personal-identification-numbers (PIN)